

Written Testimony of

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Affordability and Accessibility: Addressing the Housing Needs of America's Seniors

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10 am ET

Chairman Brown, Ranking Member Toomey, and members of the committee: thank you for inviting me to testify at this hearing.

I am the Project Director of the [Housing an Aging Society Program](#) at the [Joint Center for Housing Studies of Harvard University](#) and a Lecturer at the Harvard Graduate School of Design. Through research, education, and public outreach, the Joint Center for Housing Studies seeks to advance understanding of housing issues and to help leaders in government, business, and the civic sector make decisions that effectively address the needs of cities and communities. The Housing an Aging Society Program focuses specifically on the housing challenges of the nation's growing older population.

This is a critical moment in which to consider the housing needs of the nation's older adults. While the number of people 65 and over has dramatically increased since the first baby boomers turned 65 a decade ago, in just three years the leading edge of that cohort will turn age 80. By 2035, the population aged 80 and over will grow by 81 percent to nearly 24 million people. Many of these older adults will live alone and on limited income, and many will have mobility and other health challenges.

Demand for affordable, accessible housing, in-home services, and neighborhood supports and amenities is set to soar—yet right now, we fall well short of meeting even today's needs. Without concerted action, we are on track for even graver deficiencies that may diminish older people's health and ability to remain in their communities; increase the cost of public programs; and exacerbate deep and longstanding inequalities in housing and financial security.

I focus my comments today on the rapidly growing older population (those age 65 and over) and the increasing need for suitable housing. Lower homeownership rates and increasing debt are reducing housing equity, traditionally an important source of wealth and security in retirement. These trends lead to four significant issues deserving of the public's attention: the enormous and growing need for affordable housing and housing assistance, housing accessibility, community livability, and services and supports delivered to the homes. All of

these can help promote health, financial security, and allow people to live longer in the homes and communities of their choice.

The rapidly aging population is increasing demand for suitable housing

By 2030, more than 20 percent of the US population will be age 65 and over. The fastest growing age group will be those 80-84. Indeed, between 2016 and 2035, the US Census Bureau projects the number of people age 80 and over will double to reach nearly 24 million.¹

Most older adults (89 percent) head their own households, and our Center projects that by 2038 fully one third of all US households will be headed by someone age 65 or over. In the same period, the share headed by someone 80 or over will reach 12 percent, and the number of households in this age group will double (Figure 1).² Many of these households will be small, as most older adults live as couples or alone. However, multigenerational living is becoming more common. In 2019, 22 percent of the older population (12 million people) lived with relatives of at least one other generation, with higher shares among Asian (45 percent), Hispanic (44 percent), and Black (32 percent) older adults than white (17 percent).³ This is significant, as resources and requirements of these different household types lead to different housing preferences and needs.

While all geographies—urban, suburban, rural—are seeing increases in older households, the fastest growth has occurred in the least-dense third of metro areas, where the number of older households jumped 61 percent from 2000 to 2017 (Figure 2).⁴ In low-density and rural communities, single-family housing makes up most of the stock, and residents typically need to be able to drive to meet their needs. Healthcare workers and other service providers must also travel considerable distances and have few transportation options of their own. Medical

¹ Joint Center for Housing Studies analysis of US Census Bureau, Population Projections for the United States: 2017-2060, Main Series Table 3.

² Joint Center for Housing Studies. *Housing America's Older Adults 2019*. Harvard University, 2019. Available at <https://www.jchs.harvard.edu/housing-americas-older-adults-2019>.

³ Joint Center for Housing Studies. *Housing America's Older Adults 2019*. Harvard University, 2019

⁴ Joint Center for Housing Studies. *Housing America's Older Adults 2019*. Harvard University, 2019.

providers may be in short supply in rural communities, and broadband to access telehealth more limited.

Finally, as health and functional ability evolves with age, so too do needs for housing accessibility. The share of households reporting a member with at least one difficulty with mobility, seeing, hearing, cognition, self-care, or household tasks increases from 9 percent of households headed by someone under 50 to 60 percent of those headed by a person age 80 or over according to the 2019 American Housing Survey (AHS). Of the disabilities reported in the AHS, difficulty walking or climbing the stairs (22 percent of those aged 65-79 and 39 percent of those age 80 and over) is the most prevalent. Older adults are also more likely to use assistive devices—such as a wheelchair, cane, or crutch.⁵ For people with disabilities, inaccessible housing can limit independence, safety, and wellbeing.

Lower homeownership rates and increasing debt are reducing housing wealth among older adults, traditionally an important source of wealth and security in retirement

Households headed by someone age 65 and over have the highest rate of homeownership in the nation at 79.5 percent in 2021, according to the Housing Vacancy Survey, yet this share is lower than its 2012 peak of 81.2 percent. The homeownership rate for households headed by someone age 50-64—a group that was harder hit by the Great Recession—has dropped significantly, from its more distant peak of 81.7 percent in 2004 to 75.1 percent. This cohort is now poised to enter retirement age with lower homeownership rates than those of the previous generation at the same age.

Homeownership also varies starkly by race and ethnicity. The Black-white homeownership gap among households age 65 and over stood at just over 20 percentage points in 2019. The disparities are even larger within the 55-64 age group, where the Black-white gap was 28

⁵ Samara Scheckler, Jennifer Molinsky, and Whitney Airgood-Obrycki. *How Well Does the Housing Stock Meet Accessibility Needs? An Analysis of the 2019 American Housing Survey*. Joint Center for Housing Studies of Harvard University, 2022. Available at https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_housing_stock_accessibility_scheckler_2022_0.pdf.

percent in 2019. Disparities between Hispanic and white households are almost as high, reaching 18 percent for those 65 and over and 19 percent for those 55-64, while the gap between Asian and white households was 11 percent for households 65 and over and 5 percent for those 55-64.⁶

These inequalities and the overall decline in older homeownership are important, as homeownership provides older households greater housing security and more predictable costs than renting. Ownership is also associated with far greater wealth. The median renter household headed by someone age 65 or over had just \$5,800 in total wealth in 2019, compared to the median homeowner's \$343,000 (Figure 3). While some wealth is necessary to enter into homeownership, the ability to build equity in a home puts owners far ahead of renters in terms of long-term wealth and financial security. Owners do have maintenance and repair costs that renters do not; these can be expensive and physically demanding. Yet these tasks are important for ensuring older owners' safety at home.

While the majority of older adults own their homes, rental housing is critically important for 7 million people 65 and over, particularly those with low incomes. Indeed, thirty percent of extremely low-income renter households (those earning under 30 percent of Area Median Income) are at least 62 years of age.⁷

A record number of older households face affordability challenges, and trends point to greater demand for housing assistance

Before the pandemic, roughly a third of all households headed by someone age 65 and over—over 10 million households—were cost burdened, meaning they paid more than more than 30 percent of their income for housing. Over five million of these households were severely cost burdened, spending over half their income on shelter. A larger share of older renter households is cost burdened compared to owners (54 percent versus 24 percent), but the number of cost-

⁶ Joint Center for housing studies analysis of US Census Bureau, American Community Surveys 1-Year Estimates.

⁷ Andrew Aurand et al. *The Gap: A Shortage of Affordable Homes*. National Low Income Housing Coalition, 2021.

burdened owners is far greater (6.2 million vs. 3.9 million) because of the high homeownership rates in this age group (Figure 4). Among owners, having a mortgage increases the likelihood of being cost burdened: 40 percent of older owner households with mortgages had cost burdens in 2019, compared with 15 percent of older owners without mortgage debt. This is significant, as older adults are more likely to carry mortgage debt into later years than in the past: the share of homeowners aged 65-79 with mortgage debt has increased from 24 percent three decades ago to 45 percent in 2019, while the share of homeowners in their 80s and above with mortgage debt has jumped from 3 to 27 percent in the same time period.⁸

Households age 80 and over are also more likely to be cost burdened than those aged 65-79, a concern as more enter this age group. Older non-Hispanic Black and Hispanic older households are also more likely to be cost burdened; among renters alone, cost burden rates stand at 58 and 59 percent respectively, compared to 53 percent for both white and Non-Hispanic Asian households.⁹

Finally, older households with low incomes are especially likely to face cost burdens. More than 80 percent of owner and 73 percent of renter households earning less than \$15,000 were cost burdened in 2019. Cost burden rates for older owners decline more steeply as income rise than for renters, and nearly 70 percent of renters earning \$15,000-\$30,000 annually face cost burdens, as do more than 50 percent of those earning \$30,000 to \$45,000 (Figure 4).

Cost burdened households may cut back on other necessities such as food and healthcare.¹⁰ Severely burdened households age 65 or over in the bottom quartile of expenditures (typically those with the lowest incomes) spent only \$195 per month on food in 2018, while those without burdens spent an average of \$368. Differences in out-of-pocket healthcare expenses

⁸ Joint Center for Housing Studies analysis of Federal Reserve Bank, 1989-2019 Surveys of Consumer Finances.

⁹ Joint Center for Housing Studies analysis of the US Census Bureau, 2019 American Community Survey.

¹⁰ Herbert, et al. (2021) Older Adult Out-of-Pocket Pharmaceutical Spending After Home Mortgage Payoff. Center for Financial Security. Available at <https://cfsrdrc.wisc.edu/publications/working-paper/wi21-10>.

were just as stark, with severely cost burdened households spending 50 percent less on average (\$174 vs. \$344 per month) than those who were unburdened.¹¹

Despite the growing numbers of income-eligible older adults, the share of very low-income renter households headed by someone age 62 that received federal rental subsidies fell between 2017 and 2019, from 38.7 percent to 35.8 percent. In 2019, over 2.2 million very-low income households 62 and over had “worst case housing needs,” defined as having severe cost burdens, living in severely inadequate housing, or both.¹² The numbers of older adults with worst case housing needs increased 16 percent from 2017-2019, and 69 percent from 2009-2019.¹³ Trends suggest the need for rental assistance will grow: the older population is expanding; income disparities are widening, leaving more people struggling to pay rising costs of housing and living, and rentership rates are rising, in part because people aging into older cohorts have struggled since the recession.

An extreme consequence of unaffordability is homelessness, a growing concern among older adults. The number of older adults experiencing sheltered homelessness is growing despite declining sheltered homelessness among younger age groups. According to tabulations from HUD’s Annual Homeless Assessment Report, the number of sheltered homeless aged 51–61 increased from about 216,000 in 2007 to 249,000 in 2017. The number of sheltered homeless also rose for those 62 and older, from 46,000 to 76,500. Older adults now make up 23 percent of the sheltered homeless population, up from 16.5 percent in 2007.¹⁴ While many older adults have experienced chronic homelessness, others experience it for the first time after age 50 after a health or financial shock.¹⁵

¹¹ Joint Center for Housing Studies. *Housing America’s Older Adults 2019*. Harvard University, 2019.

¹² US Department of Housing and Urban Development. *Worst Case Housing Needs 2021: Report to Congress*, Table A-5A.

¹³ US Department of Housing and Urban Development. *Worst Case Housing Needs, 2009 and 2021*.

¹⁴ Whitney Airgood-Obrycki. The Growing Problem of Older Homelessness. *Housing Perspectives*, Joint Center for Housing Studies, 2019.

¹⁵ Joint Center for Housing Studies. *Housing America’s Older Adults 2019*; Margot Kushel. “Homelessness Among Older Adults: An Emerging Crisis,” *Generations Journal* 44:2, 2020.

Younger baby boomers (born 1955-1965) are disproportionately likely to experience homelessness, having faced strong competition for jobs and housing from older baby boomers at critical points in their lives; now in their mid-50s to 60s, this cohort is likely to add significantly to the number of older adults experiencing homelessness over the next decade.¹⁶ Meanwhile the incidence of homelessness among older veterans has also risen; HUD reports that 19.2 percent of veterans experiencing homelessness were at least age 62 in 2017, up from 8.7 percent in 2009, and some 22,700 veterans age 62 and over were counted as sheltered in 2017, along with another 49,900 veterans aged 51–61.¹⁷

Older people who experience homelessness prematurely experience conditions associated with older age, including chronic medical conditions and disabilities. Affordable housing and emergency assistance to help people avoid homelessness, age-appropriate medical care for those who are experiencing homelessness, and permanent supportive housing are all needed to address the growing problem of elder homelessness.

Very little housing has accessibility features, and older adults report the most difficulty navigating through and using their homes

As noted earlier, the incidence of disabilities and chronic conditions increases with age and can reshape housing needs. Our analysis of the 2011 American Housing Survey, which provides the most recent comprehensive look at accessibility features in the home, has shown that less than 4 percent of America’s housing has three basic features—a no-step entry into the home, a bedroom and bath on the main living floor, and hallways and doorways wide enough to accommodate a wheelchair (Figure 6). Among the least accessible are single-family houses—home to 80 percent of older homeowners and 22 percent of older renters.¹⁸ More recently, the AHS asked a series of questions focused on the difficulties people had entering, navigating, and

¹⁶ Dennis Culhane et al. *The Emerging Crisis of Aged Homelessness: Could Housing Solutions Be Funded by Avoidance of Excess Shelter, Hospital, and Nursing Home Costs?* University of Pennsylvania, 2019. Available at <https://aisp.upenn.edu/wp-content/uploads/2019/01/Emerging-Crisis-of-Aged-Homelessness-1.pdf>.

¹⁷ Joint Center for Housing Studies. *Housing America’s Older Adults 2019*.

¹⁸ Joint Center for Housing Studies. *Housing America’s Older Adults 2019*.

using their homes. Our analysis found that reported difficulties were highest among the oldest respondents (Figure 7). Entry into the home and use of the kitchen, bathroom, and bedroom were cited as the most problematic. Both renter and lower income households—which are more likely to include a resident with a disability—were most likely to report difficulties using and navigating their homes.

Inaccessible housing can limit independence, leading residents to rely on both paid professionals and family caregivers for assistance with tasks that could otherwise be performed by the occupant in a more accessible home. It can heighten risk of injury for residents as well as caregivers who help someone navigate features such as narrow halls or a high-walled tub. Inaccessibility can also impede engagement in the community for those who find it difficult to go in and out of their homes. In this way, a poor fit between the house and its older occupant levies economic cost on older adults who purchase additional services to compensate, on family caregivers who provide direct care and support, and on the healthcare industry which incurs costs ranging from fall-related injuries to earlier institutionalization in a nursing home.¹⁹

Community safety, amenities, and services can support wellbeing, yet these are lacking in the places older adults live

While the cost and physical attributes of housing matter, so too does the livability of neighborhoods and communities. Safe streets, transportation alternatives, parks, opportunities for engagement, access to services, and a healthy environment contribute to quality of life and can make independent living easier for older adults. By supporting access to and opportunities for participating in the community, these features can also help prevent isolation and loneliness, both serious health issues in their own right. However, our research (conducted with

¹⁹ Phillippa Carnemolla and Catherine Bridge. "Housing design and community care: How home modifications reduce care needs of older people and people with disability." *International Journal of Environmental Research and Public Health* 16.11 (2019): 1951. Terri R. Fried et al. "Functional disability and health care expenditures for older persons." *Archives of internal medicine* 161.21 (2001): 2602-2607. Laura N. Gitlin et al. "Long-term effect on mortality of a home intervention that reduces functional difficulties in older adults: Results from a randomized trial." *Journal of the American Geriatrics Society* 57.3 (2009): 476-481.

AARP Public Policy Institute) shows that many older adults lack these features in their communities.²⁰ Additionally, housing costs can act as a barrier to entry into livable communities.

For those wishing to remain in their communities but who are unable or prefer not to remain in longtime homes, a lack of housing options can also be an issue. Most older respondents to surveys on residential preferences indicate a desire to remain in their homes and communities as they age.²¹ Yet it can be difficult in suburban locations and high-cost areas to find housing options that are affordable, accessible, and located close to amenities and services.

Services and supports will be critical to helping the older population remain in their homes and communities—but are often financially out of reach for low- and middle-income older adults

Older adults are more likely to need assistance with tasks of daily living, such as dressing and bathing, as well as housekeeping tasks like food preparation, financial management, and shopping. Assistance often falls to unpaid family caregivers, creating economic, employment, and mental wellness challenges for the caregiver.²² Yet according to a Centers for Disease Control report, the number of potential family caregivers per older adult will fall from 7 to just 4 by 2030.²³ Distance, financial need of caregivers, other caregiving responsibilities, and lack of training and support may also diminish options for unpaid assistance.

Affordable housing providers with on-site service coordinators who connect residents to services and supports have been shown to help older adults live independently longer, reducing

²⁰ Jennifer Molinsky, Rodney Harrel, Whitney Airgood-Obrycki, and Shannon Guzman. *Which Older Adults Have Access to America's Most Livable Neighborhoods? An Analysis of AARP's Livability Index*. Harvard University and AARP, 2020. Available at <https://www.aarp.org/content/dam/aarp/ppi/2020/10/which-older-adults-have-access-to-americas-most-livable-neighborhoods.doi.10.26419-2Fppi.00115.001.pdf>.

²¹ AARP. 2018 Home and Community Preferences Survey: A National Survey of Adults Age 18-Plus – Chartbook.

²² Yin Liu et al. "Financial strain, employment, and role captivity and overload over time among dementia family caregivers." *The Gerontologist* 59.5 (2019): e512-e520.

²³ National Association of Chronic Disease Directors. *Caregiving for Family and Friends: A Public Health Issue*. Centers for Disease Control and Prevention, 2018.

medical costs at the same time.²⁴ Our Center's own research during the pandemic shows the wide range of ways service coordinators supported older residents, including assisting older adults with technology needed for virtual socializing and telehealth, procuring food and medicine for people sheltering at home, increasing uptake of pandemic-specific benefits and supports, and engaging older adults unable to have outside visitors.²⁵ Yet given limited housing assistance and support for service coordination, many older adults who could benefit from such housing are unable to access it.

Furthermore, there is growing need among moderate-income older adults for long-term services and supports, but who cannot typically afford market-rate assisted living. A recent study projects that by 2029, there will be 14 million middle-income older adults, 20 percent of whom will need services provided in settings such as assisted living. Yet the majority will find these residential options financially out of reach.²⁶

Conclusion: Investments and policies in affordable, accessible housing, supportive communities, and in-home supports are critical—and now is the time to act

Meeting existing and growing needs for affordability, accessibility, neighborhood livability, and in-home services for the country's growing population of older adults requires comprehensive and concerted action.

There is urgent need to expand rental assistance as well as the supply of subsidized housing as the ranks of income-eligible older adults grow. HUD's housing assistance programs, including Section 202 and Section 8 Project Based Rental Assistance (PBRA), and public housing, offer deep income targeting, serving the lowest income older adults, and ensure rents are maintained at affordable levels so that older people can purchase food, out-of-pocket medical

²⁴ Joint Center for Housing Studies, *Housing America's Older Adults 2019*. Harvard University, 2019.

²⁵ Samara Scheckler and Jennifer Molinsky. *For Older Adults in Publicly Funded housing During the Pandemic, Service Coordinators Help Build Resilience*. Joint Center for Housing Studies of Harvard University, 2020. Available at <https://www.jchs.harvard.edu/research-areas/working-papers/older-adults-publicly-funded-housing-during-pandemic-service>.

²⁶ Caroline F. Pearson et al. "The forgotten middle: Many middle-income seniors will have insufficient resources for housing and health care." *Health Affairs* (2019): 10-1377.

care, and other necessities as well as housing. In these project-based programs, economies of scale can bring health and wellness programs into the building and further support older residents. Most critically, housing subsidies provide stability for vulnerable populations, many of whom have experienced unsuitable living situations or homelessness; indeed, one study found that nearly one in five older adults had experienced homelessness at some point prior to moving to public housing.²⁷

Investments in publicly-subsidized housing are also needed to ensure its preservation, offer greater accessibility, and ensure the safety and health of residents, including the 36 percent of HUD-subsidized renters who are older adults. Publicly-assisted housing also tends to have more accessibility features than private-market rentals, but there are still significant needs.²⁸

Support for accessibility modifications to current homes is also needed. Funding and assistance for homeowners and landlords (as well as renters, as they are sometimes required to pay for modifications themselves) is available via state and local programs,²⁹ and for owners, through HUD's Older Adults Home Modification Program. Volunteer organizations like Habitat for Humanity also support older residents seeking to age in place. Federal assistance to modify homes for older adults who are members of certain target populations can be accessed through various programs.³⁰ In general however, many accessibility programs are modest in both size and scope, require that residents have disabilities before they can receive funds to modify for safety and accessibility, and serve owners despite the growing numbers of older renters. Availability and generosity of support also varies widely between regions and target population

²⁷ Heather Larkin, Amanda Aykanian, Erica Dean, and Eunju Lee. "Adverse childhood experiences and substance use history among vulnerable older adults living in public housing." *Journal of gerontological social work* 60, no. 6-7 (2017): 428-442.

²⁸ Whitney Airgood-Obrycki and Jennifer Molinsky. *Accessibility Features for Older Households in Subsidized Housing*. Joint Center for Housing Studies of Harvard University, 2020. Available at <https://www.jchs.harvard.edu/research-areas/working-papers/accessibility-features-older-households-subsidized-housing>.

²⁹ The Home Modification Network, developed by USC Leonard Davis School of Gerontology with support from the Administration for Community Living, provides a database of state initiatives and policies. It can be accessed at homemodes.org/acl/hmin/.

³⁰ USC Leonard Davis School of Gerontology. *Funding Sources for Home Modification and Repairs: A Technical Assistance Brief for State Units on Aging*. Los Angeles, California: September, 2021.

membership. Dedicated funding is needed to fill in the patchwork of programs, some highly effective, but all limited in size and reach.

Third, investment in and coordination of services delivered to older adults where they live is of growing importance. These may include meal delivery, personal assistance, help with housekeeping, and even support accessing benefits. While these are needed in multifamily buildings where economies of scale are possible, a growing number of low- and middle-income people residing in single-family houses, mobile homes, and non-senior apartments will need these in the coming years, particularly in the absence of affordable assisted living. Finally, service coordination, which has proved so valuable during the pandemic, can be expanded to help older adults find the resources, benefits, and care they need.

Livability encompasses a number of policies and investments, from those that would boost transit and paratransit, safe streets, environmental regulations, and more. Lastly, millions of older adults would benefit from zoning reforms at the state and local level that allow for increased housing options, including apartments convenient to services and transportation, accessory-dwelling units, and shared housing, allowing older people to remain in their communities as their needs evolve. Ordinances to incentivize or require basic accessibility features into new homes, or to ensure that new homes are more easily adaptable in the future, can also help increase the overall supply of accessible housing.

The pandemic has highlighted the value of stable housing, services delivered in the home, service coordination, programs and efforts that engage older adults and address loneliness and isolation, and access to reliable broadband.

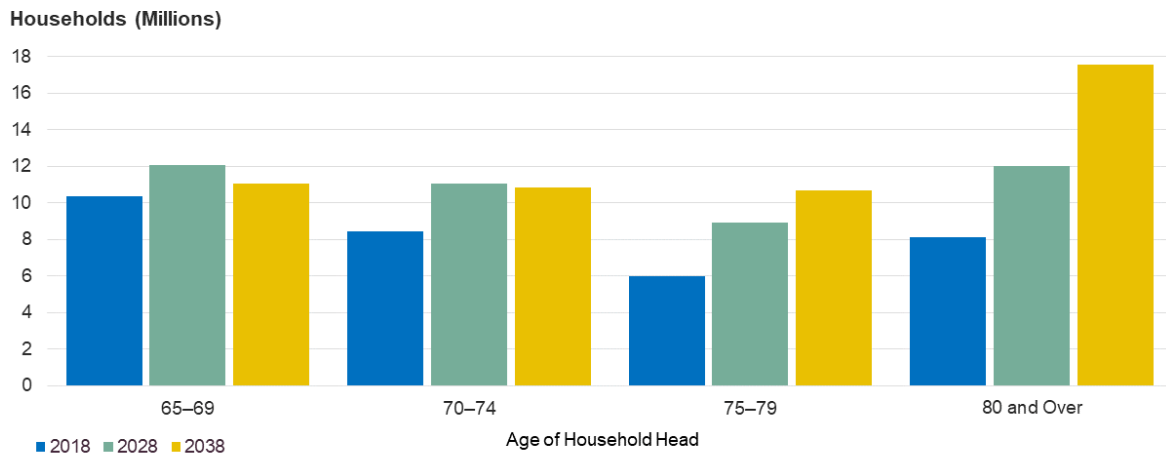
Finally, supporting the nation's growing older population will require concerted coordination between health and housing policy. Both have a role in supporting people seeking to age in the community. Investments in housing can support health and wellbeing; meanwhile, health interventions must consider the reality of where people live. A promising step is the collaboration between US Department of Health and Human Services and US Department of Housing and Urban Development to develop the Housing and Services Resource Center, a

comprehensive resource for organizations supporting older adults and others living in the community.³¹ There is much to be done, however, to align health policy and housing in terms of incentives for providers, eligibility for benefits, and more.

The speed of growth in the older population is a call to action. The time is now for more comprehensive and expansive policies to build, preserve, and retrofit affordable housing; assist owners and landlords in creating more accessible housing; and to provide services and transportation. The quality of life and wellbeing of a third of US households depend on it.

³¹ See acl.gov/HousingAndServices.

Figure 1: The Number of Households Headed by Someone Age 80 or Over Will Nearly Double by 2038

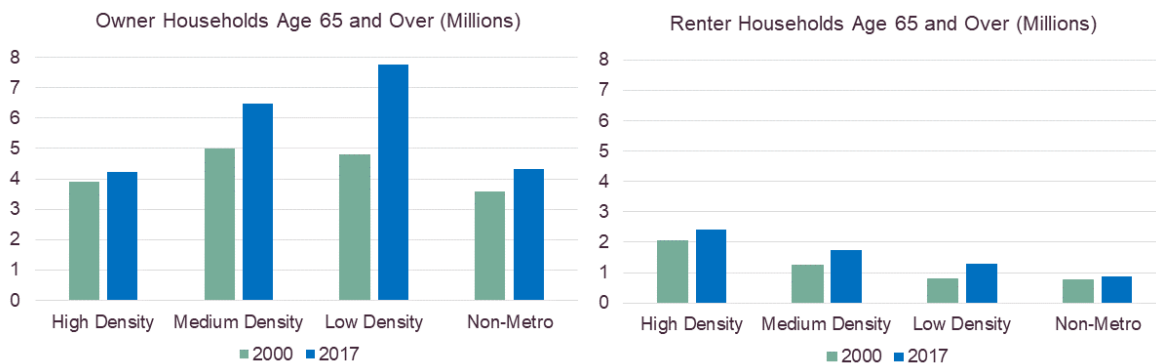


Source: 2018 JCHS Household Projections.

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Figure 2: A Growing Number of Older Adults Live in Low-Density Areas



Note: Neighborhood densities are measured by the number of housing units per square mile in every metro divided into equal thirds.
Source: JCHS tabulations of JCHS Neighborhood Change Database.

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Figure 3: Older Homeowners Have Far Greater Wealth than Older Renters

Median Value (2019 Dollars)

Age of Household Hed	Renters	Homeowners		
	Net wealth	Net wealth	Home equity	Non-housing wealth
65-79	\$5,420	\$373,600	\$175,000	\$158,000
80 and Over	\$12,000	\$271,400	\$159,000	\$92,899
65 and Over	\$5,800	\$343,100	\$170,000	\$147,600

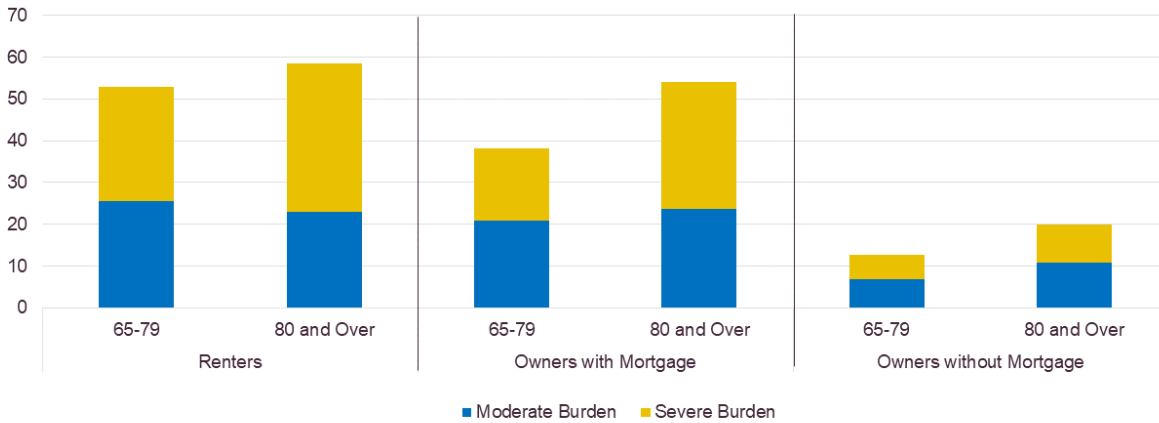
Note: Median home equity and non-housing wealth were calculated independently and therefore do not sum to net wealth. Income quartiles are calculated for each age group. Source: JCHS tabulations of Federal Reserve Board, 2019 Survey of Consumer Finances.

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Figure 4: High Shares of Older Renters and Owners with Mortgages Are Cost Burdened

Share of Cost Burdened Households by Age of Household Head (Percent)



Note: Moderate (severe) cost burdens are defined as housing costs of 30-50% (more than 50%) of household income. Households with zero or negative income are assumed to be severely burdened, while renters not paying cash are assumed to be unburdened. Source: JCHS tabulations of US Census Bureau, 2019 American Community Survey.

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Figure 5: While Lowest-Income Owners and Renters Are Likely to be Cost Burdened, Renters Are More Likely to Face Burdens at Higher Incomes

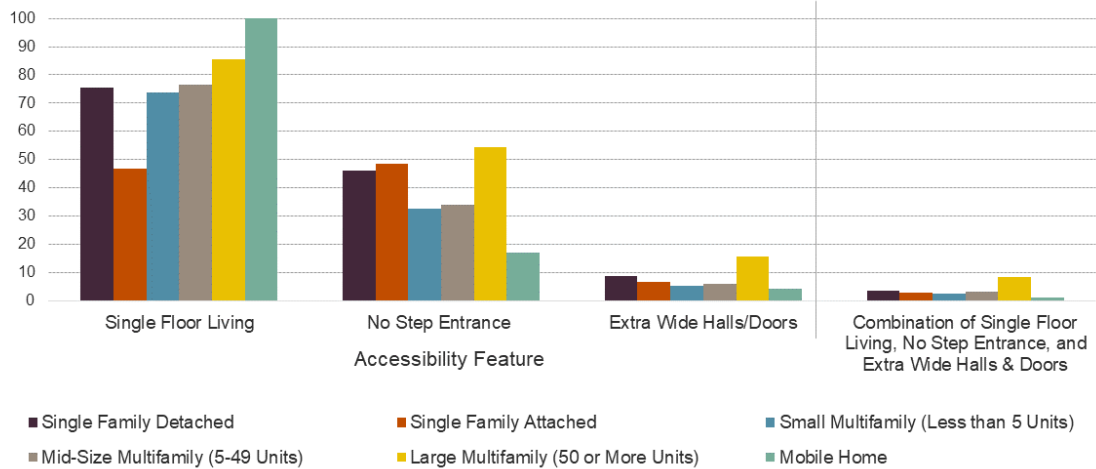
Share of Households Headed by Someone Age 65 or Over with Any Cost Burden (Percent)



Note: Cost burdens are defined as housing costs of 30% or more of household income. Households with zero or negative income are assumed to be severely burdened, while renters not paying cash are assumed to be unburdened.
 Source: JCHS tabulations of US Census Bureau, 2019 American Community Survey.

Figure 6: Few Homes Have Basic Accessibility Features

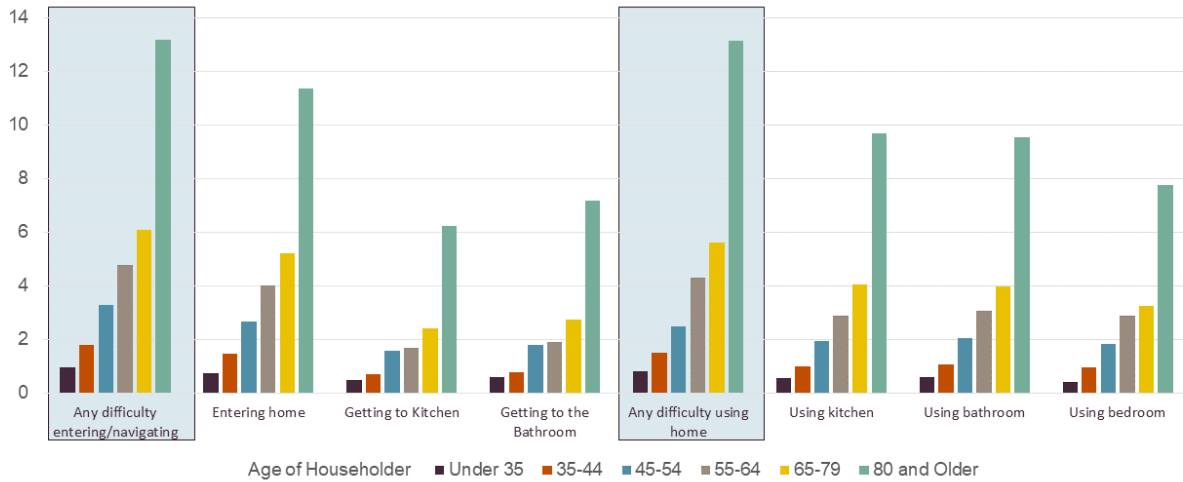
Share of Housing Units by Structure Type (Percent)



Source: JCHS tabulations of HUD, 2011 American Housing Survey.

Figure 7: Older Adults Are More Likely to Experience Difficulties Navigating and Using Their Homes

Share of Households Reporting Difficulty (Percent)



Note: Difficulties entering, navigating, and using the home without assistance are the result of a condition other than a temporary injury and apply to occupants over 6 years old.
Source: JCHS tabulations of HUD, 2019 American Housing Survey.

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